

Exhibit 5 to Hall Declaration

5901
3957

GMAC Mortgage

PO Box 4025
Coracopolis, PA 15108-6942

SECOND REQUEST FOR PROPERTY INSURANCE

Notification Date: 11/23/2008

001934 - 004441
KENNETH TAGGART
PO BOX 411
TELFORD, PA 18969-0411

RE: **REFERENCE NUMBER: 5901**

Loan Number: 3957
Hazard Insurance Uninsured Date: 07/11/2008
Property Location: 521 COWPATH ROAD
TELFORD PA 18969

Dear Customer:

We previously notified you that we had no evidence of a hazard insurance policy in effect for the above property as required by the terms of your mortgage. As of this date, we still have not received such evidence.

Since we have not received evidence of hazard insurance, we will secure hazard insurance coverage also known as lender-placed insurance. The coverage will provide protection to us for loss to your dwelling up to a limit of \$659,051.00 with a deductible of \$500.00. This deductible may change if occupancy is different at the time of loss.

The coverage amount placed would be based on the replacement value, which we believe is the last known amount of coverage you purchased. If we do not have that information, the coverage amount will be based on the current principal balance of your mortgage loan. Also, the coverage we obtain will not cover your personal property or provide other dwelling coverage commonly available from a homeowner's insurance policy. Lender-placed insurance does not provide guaranteed replacement cost coverage. If you disagree with the amount of coverage that will be placed on your property, please contact us at (800) 256-9962. The effective date of coverage will be 07/11/2008. The annual charge of \$7,261.00, for this coverage will be your responsibility for reimbursing us for the cost of the coverage ("insurance charges"). Any insurance charges not used will be credited to your account.

After we obtain coverage, you may cancel the coverage at any time and replace it with a policy of your own. Upon prompt receipt of your policy, the coverage will be cancelled. There will be no charge to you if there was no lapse in coverage. The full year insurance charges for this coverage is shown above. The insurance charges will be charged within 60 days of this notice.

Please note that the coverage we purchase may be more expensive and generally will provide less insurance protection than a policy you may be able to secure from your own insurance company or agent. Also, the coverage is designed to protect our interest. We urge you to contact an insurance agent to help you determine your insurance needs and to advise you whether other less expensive insurance is available. If you have a hazard policy in effect, please immediately forward a copy of the policy to our office. You may fax a copy of your policy to the number listed below or provide us your insurance information through our user-friendly web site at www.ihaveinsurance.com. You will need to enter the reference number 080528623, your personal access code 5901HZ and zip code 18969.

If we advance the insurance charges for the coverage, we will request you to choose from the following options for reimbursement:

- A. Send evidence of hazard insurance coverage effective 07/11/2008. This will allow us to cancel the lender-placed hazard insurance with no insurance charges to you.

2.

RE: KENNETH TAGGART

Loan Number: [REDACTED] 3957

B. Reimburse us in full for the insurance. Please make your check payable to GMAC Mortgage, LLC in the amount of the insurance charges indicated above.

If we do not hear from you within 45 days, we will pay the insurance charges and collect the insurance charges by adding it to your monthly mortgage payment. New payment information will be forwarded to you at that time.

Again, we must remind you that the coverage we will obtain is intended to protect our interest and may offer less coverage and be more expensive than a standard homeowner's policy. We urge you to contact an insurance company or agent to help you evaluate your insurance alternatives. GMAC Mortgage, LLC and/or an affiliate of our company may receive compensation as a result of the placing of this insurance.

Should you have any questions regarding this matter, please do not hesitate to contact our office at (800) 256-9962, 4 a.m. to 8 p.m. PST, Monday through Friday. Your call may be monitored for quality assurance.

Thank you,

Insurance Department
GMAC Mortgage, LLC

REMINDER...

MAIL POLICY TO:

GMAC MORTGAGE, LLC
ITS SUCCESSOR AND/OR ASSIGNS
P.O. BOX 4025
CORAOPOLIS, PA 15108-6942

Or Fax to: (866) 336-9021